

United States Bankruptcy Court
District of Maryland

In re:
Mansoor Ahmad
Tahira Farida Ahmad
Debtors

Case No. 12-18460-TJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0416-0

User: kgrant
Form ID: B18W

Page 1 of 2
Total Noticed: 35

Date Rcvd: Jul 13, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2015.

db/db Mansoor Ahmad, Tahira Farida Ahmad, 24208 Club View Dr, Gaithersburg, MD 20882-4000
cr +GMAC Mortgage, LLC (successor by merger to GMAC Mo, c/o Randa S. Azzam,
Samuel I. White, P.C., 913 King St., Alexandria, VA 22314-3018
cr +Green Tree Servicing LLC, Brock & Scott, PLLC, c/o Gene Jung,
7564 Standish Place, Suite 115, Rockville, MD 20855-2745
cr Montgomery County Teachers Federal Credit Union, PO Box 1250, Rockville, MD 20849-1250
27437110 +Comptroller of the Treasury, Compliance Division, Room 409, 301 W. Preston Street,
Baltimore, MD 21201-2305
27443021 +First National Bank of Omaha, 1620 Dodge Street Stop Code 3105, Omaha Ne 68197-0002
27436928 +Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412
27582595 +GMAC Mortgage, LLC Attn: Payment Processing, 3451 Hammond Avenue, Waterloo, IA 50702-5300
27437109 +State of Maryland DDLR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401,
Baltimore, MD 21201-2225
27437111 +Taxing Authority of Montgomery County, Division of Treasury, 255 Rockville Pike, Ste. L-15,
Rockville, MD 20850-4188

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: PRA.COM Jul 13 2015 20:03:00 PRA Receivables Management LLC, POB 41067,
Norfolk, VA 23541-1067
27436917 +EDI: AMEREXPR.COM Jul 13 2015 20:04:00 Amex, Po Box 297871,
Fort Lauderdale, FL 33329-7871
27501748 +EDI: OPHSUBSID.COM Jul 13 2015 20:03:00 BACK BOWL I LLC, SERIES C,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
27436918 EDI: BANKAMER.COM Jul 13 2015 20:04:00 Bank Of America, Po Box 982238,
El Paso, TX 79998
27436919 EDI: BANKAMER.COM Jul 13 2015 20:04:00 Bank of America, P.O. Box 982235,
El Paso, TX 79998-2235
27500354 EDI: BANKAMER2.COM Jul 13 2015 20:03:00 FIA CARD SERVICES, N.A., PO Box 15102,
Wilmington, DE 19886-5102
27436926 EDI: BANKAMER.COM Jul 13 2015 20:04:00 FIA Card Services, P.O. Box 982235,
El Paso, TX 79998-2235
27436920 EDI: CAPITALONE.COM Jul 13 2015 20:04:00 Cap One, Po Box 85520, Richmond, VA 23285
27436922 EDI: CITICORP.COM Jul 13 2015 20:04:00 Citibank Usa, Attn.: Centralized Bankruptcy,
Po Box 20507, Kansas City, MO 64195
27436921 +EDI: CHASE.COM Jul 13 2015 20:04:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
27436923 +EDI: COLLECTCORP.COM Jul 13 2015 20:04:00 Collectcorp, 455 North 3rd Street, Suite 260,
Phoenix, AZ 85004-0630
27449312 EDI: DISCOVER.COM Jul 13 2015 20:03:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
27436924 +EDI: DISCOVER.COM Jul 13 2015 20:03:00 Discover Fin Svcs Llc, Po Box 15316,
Wilmington, DE 19850-5316
27436925 +EDI: CITICORP.COM Jul 13 2015 20:04:00 Exxmbclciti, Po Box 6497,
Sioux Falls, SD 57117-6497
27436927 +EDI: FSAE.COM Jul 13 2015 20:04:00 FirstSource Advantage, LLC, 205 Bryant Woods South,
Buffalo, NY 14228-3609
27436931 +EDI: GMACFS.COM Jul 13 2015 20:03:00 GMAC, Po Box 130424, Roseville, MN 55113-0004
27941097 E-mail/Text: bankruptcy.bnc@gt-cs.com Jul 13 2015 20:11:51 Green Tree Servicing LLC,
PO Box 6154, Rapid City, South Dakota 57709
27436929 +EDI: RMSC.COM Jul 13 2015 20:04:00 Gecrb/Lowes Dc, Po Box 981416,
El Paso, TX 79998-1416
27436930 +EDI: RMSC.COM Jul 13 2015 20:04:00 Gecrb/Tjx Cos, Po Box 1400, El Paso, TX 79948-1400
27436932 EDI: HFC.COM Jul 13 2015 20:04:00 Hsbc/Vlcty, Po Box 15524, Wilmington, DE 19850
27436933 +E-mail/Text: MCTDM.Bankruptcy@mctfcu.org Jul 13 2015 20:11:39 MCT Federal Credit Union,
15901 Frederick Rd, Rockville, MD 20855-2200
27436934 +EDI: TSYS2.COM Jul 13 2015 20:04:00 Mcdysnb, 9111 Duke Blvd, Mason, OH 45040-8999
27436935 +E-mail/Text: MCTDM.Bankruptcy@mctfcu.org Jul 13 2015 20:11:39
Montgomery Cty Tchrs F (Original Credito, 15901 Frederick Rd, Derwood, MD 20855-2200
27642771 +EDI: OPHSUBSID.COM Jul 13 2015 20:04:00 Oak Harbor Capital VI, LLC,
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
27575759 EDI: PRA.COM Jul 13 2015 20:03:00 Portfolio Recovery Associates, LLC, P.O. Box 41067,
Norfolk, VA 23541

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Oak Harbor Capital VI, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
28702198* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541)
TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2015 at the address(es) listed below:

Nancy Spencer Grigsby grigsbyecf@chl3md.com
Randa S. Azzam razzam@siwpc.com, klane@siwpc.com, rjones@siwpc.com, ecfmd1@siwpc.com,
ecfmd2@siwpc.com, ecfmd3@siwpc.com, mfreeman@siwpc.com
Robinson Sean Rowe bankruptcy@rowepllc.com, roweecfmail@gmail.com
William R. Feldman wrflaw@aol.com, acurtis@wfeldmanlaw.com

TOTAL: 4

Entered: July 13, 2015
Signed: July 13, 2015

SO ORDERED



**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND
at Greenbelt**

Case No.: 12-18460 – TJC Chapter: 13

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mansoor Ahmad
aka Mansoor Ahmed
24208 Club View Dr
Gaithersburg, MD 20882-4000

Tahira Farida Ahmad
aka Tahira Farida Ahmed
24208 Club View Dr
Gaithersburg, MD 20882-4000

Social Security / Individual Taxpayer ID No.:
xxx-xx-7616

xxx-xx-7218

Employer Tax ID / Other nos.:

**ORDER GRANTING
DISCHARGE OF DEBTOR(S) AFTER COMPLETION OF CHAPTER 13 PLAN**

It appearing that the debtor(s) is/are entitled to a discharge,

ORDERED, that the debtor(s) is/are granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

B18W – kgrant

End of Order

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A JOINT CHAPTER 13 CASE

This court order grants a discharge to the persons named as the debtors after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for certain taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.